

Information to identify the case:

Debtor 1	John Delgado	Social Security number or ITIN	xxx-xx-8373
	First Name Middle Name Last Name	EIN	--
Debtor 2	Kathy A. Delgado	Social Security number or ITIN	xxx-xx-0679
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-31677-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Delgado

Kathy A. Delgado

2/10/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
John Delgado
Kathy A. Delgado
DebtorsCase No. 14-31677-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 35

Date Rcvd: Feb 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2020.

db/jdb
cr +John Delgado, Kathy A. Delgado, 84 John Street, Saddle Brook, NJ 07663-5201
+JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515128919 +1st Crd Srvc, One Woodbridge Cen, Woodbridge, NJ 07095-1150
515295924 +AA Action Collection Co., Inc., 29 Columbia Turnpike, Suite 303,
Florham Park, NJ 07932-2240
515128920 +Aa Action Collection, 517 S Livingston A, Livingston, NJ 07039-4349
515128923 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
515128924 +Citi Mortgage, P.O. Box 6253, Sioux Falls, SD 57117-6253
515158906 +CitiBank NA, Forster. Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
515347607 CitiMortgage, Inc, P.O. Box 6030, Sioux Falls, SD 57117-6030
518471216 CitiMortgage, Inc., P.O. Box 78005, Phoenix, AZ 85062-8005
515356763 +Dell Financial Services L.L.C., DFS-Bankruptcy, PO BOX 81677, Austin, TX 78708-1677
515128930 +Jeffrey Gordon, DMD, 130 Kinderkamack Road, Suite 202, River Edge, NJ 07661-1931
515128933 Russell Kelley & Karen Kelley, c/o Law Office Thomas J. Duch, Esq., 550 Boulevard,
Elmwood Park, NJ 07407
515260229 +Russell Kelley and Karen Kelley, 275 President Street, Saddle Brook, NJ 07663-6337
515288337 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
515128935 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
515128936 +Valentine & Kebartas, Inc, P.O. Box 325, Lawrence, MA 01842-0625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 10 2020 23:55:23 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 10 2020 23:55:22 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

515128921 +EDI: RMCB.COM Feb 11 2020 04:28:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832

515128922 EDI: BANKAMER.COM Feb 11 2020 04:28:00 Bk Of Amer, 4060 Ogletown/Stanton Rd,
Newark, DE 19713515128925 EDI: CITICORP.COM Feb 11 2020 04:28:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
Po Box 20363, Kansas City, MO 64195515128926 E-mail/PDF: DellBKNotifications@resurgent.com Feb 11 2020 00:01:24 Dell Financial,
Payment Center, P.O. Bx 5292, Carol Stream, IL 60197-5292515156158 +EDI: TSYS2.COM Feb 11 2020 04:28:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053515142825 EDI: DISCOVER.COM Feb 11 2020 04:28:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025515128927 +EDI: DISCOVER.COM Feb 11 2020 04:28:00 Discover Fin Svcs Llc, Po Box15316,
Wilmington, DE 19850-5316

515128928 +EDI: TSYS2.COM Feb 11 2020 04:28:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218

515169448 +E-mail/Text: kmorgan@morganlaw.com Feb 10 2020 23:55:56 Ford Motor Credit Co.,
c/o Keith B. Morgan, Esq., Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K,
Cherry Hill 08034-3229515128929 +E-mail/Text: fggbanko@fgny.com Feb 10 2020 23:54:32 Forster, Garbus & Garbus,
7 Banta Place, Hackensack, NJ 07601-5604

515128931 +EDI: FORD.COM Feb 11 2020 04:28:00 Land Rover, Po Box 6275, Dearborn, MI 48121-6275

515128932 +EDI: RMCB.COM Feb 11 2020 04:28:00 RMCB, 4 Westchester Plaza Suite 110,
Elmsford, NY 10523-3835515128934 EDI: TFSR.COM Feb 11 2020 04:28:00 Toyota Motor Credit Co, Toyota Financial Services,
Po Box 8026, Cedar Rapid, IA 52408515147155 EDI: TFSR.COM Feb 11 2020 04:28:00 Toyota Lease Trust, PO Box 8026,
Cedar Rapids, Iowa 52408-8026515128937 +EDI: VERIZONCOMB.COM Feb 11 2020 04:28:00 Verizon, P.O. Box 920041,
Dallas, TX 75392-0041515294993 EDI: ECAST.COM Feb 11 2020 04:28:00 eCAST Settlement Corporation, assignee,
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedpne.com
David L. Stevens on behalf of Creditor Russell Kelley dstevens@scuramealey.com,
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Leonard S. Singer on behalf of 3rd Pty Defendant John Delgado zsbankruptcy@gmail.com,
r57125@notify.bestcase.com
Leonard S. Singer on behalf of Plaintiff Kathy A. Delgado zsbankruptcy@gmail.com,
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Leonard S. Singer on behalf of Counter-Defendant John Delgado zsbankruptcy@gmail.com,
r57125@notify.bestcase.com
Leonard S. Singer on behalf of 3rd Pty Defendant Kathy A. Delgado zsbankruptcy@gmail.com,
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

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Mark E. Hall on behalf of Mediator Mark Hall mhall@foxrothschild.com, cbrown@foxrothschild.com

TOTAL: 26